

In the Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Claims 1-51 (Canceled)

Claim 52 (New): A method for conducting financial transactions comprising:
providing an intermediate database;
providing an intermediate database computer for controlling the intermediate database;
linking a first electronic address or a first telephone number of a first communication device to a first account number within the intermediate database, with the computer being in communication with a communication network and also being in communication with at least one database containing details of a first account which has the first account number and also containing details of a second account which has a second account number;
receiving from the first communication device via the communication network, the first electronic address or the first telephone number of the first communication device, and also receiving a second electronic address or a second telephone number instead of the second account number, and further also receiving an amount to be paid from the first account;
communicating a signal to interrogate the first account to determine if sufficient funds are available in the first account to effect payment; and
if sufficient funds are available, communicating a signal to debit the first account and to credit the second account.

Claim 53 (New): The method of claim 52 further comprising conducting the financial transaction on a real time, on-line basis.

Claim 54 (New): The method of claim 52 wherein the first account number is a first bank account number, the first account is a first bank account, the second account number is a second bank account number, and the second account is a second bank account.

Claim 55 (New): The method of claim 52 further comprising linking the second electronic address or the second telephone number to the second account number in the intermediate database.

Claim 56 (New): The method of claim 52 wherein the second telephone number is the telephone number of a second communication device.

Claim 57 (New): The method of claim 52 wherein the first communication device is a cellular telephone.

Claim 58 (New): The method of claim 52 further comprising communicating the fact of the transaction to the first communication device.

Claim 59 (New): The method of claim 56 further comprising communicating the fact of the transaction to the second communication device.

Claim 60 (New): A method for conducting financial transactions comprising:
providing a database;
providing a computer for controlling the database;
linking a first electronic address or a first telephone number of a first communication device to a first account number of a first account within the database controlled by the

computer, the computer being in communication with a communication network;

receiving from the first communication device via the communication network, the first electronic address or the first telephone number of the first communication device, and also receiving a second electronic address or a second telephone number instead of a second account number, and further also receiving an amount to be paid from the first account;

communicating a signal to interrogate the first account to determine if sufficient funds are available in the first account to effect payment; and if sufficient funds are available, communicating a signal to debit the first account and to credit the second account.

Claim 61 (New): A system for conducting financial transactions comprising:

an intermediate database;

an intermediate database computer for controlling the intermediate database;

a first electronic address or a first telephone number of a first communication device linked to a first account number within the intermediate database, with the computer being in communication with a communication network and also being in communication with at least one database containing details of a first account which has the first account number and also containing details of a second account which has the second account number;

receiving from the first communication device via the communication network, the first electronic address or the first telephone number of the first communication device, and also receiving a second electronic address or a second telephone number instead of a second account number, and further also receiving an amount to be paid from the first account;

communicating a signal to interrogate the first account to determine if sufficient funds are available, in the first account to effect payment; and

if sufficient funds are available, communicating a signal to debit the first account and to credit the second account.

Claim 62 (New): A system for conducting financial transactions comprising:

- a database;
- a computer for controlling the database;
- a first electronic address or a first telephone number of a first communication device linked to a first account number of a first account within the database controlled by the computer, the computer being in communication with a communication network;
- receiving from the first communication device via the communication network, the first electronic address or the first telephone number of the first communication device, and also receiving a second electronic address or a second telephone number instead of a second account number, and further also receiving an amount to be paid from the first account;
- communicating a signal to interrogate the first account to determine if sufficient funds are available in the first account to effect payment; and
- if sufficient funds are available, communicating a signal to debit the first account and to credit the second account.